## TABLE OF CONTENTS

III.		NTIFF'S STATEMETN OF MATERIAL FACTS
IV.	ARGU	J <u>MENT</u> 7
1.	FCRA Claims	ary Judgment Should Be Granted In Favor of Ability as to Plaintiff's Claims And Plaintiff's Motion for Summary Judgment on Her FCRA Should Be
	A.	There is no private right of action under 15 U.S.C. § 1681s-2(a)7
	В.	Long has not provided evidence to show that Ability failed to conduct reasonable investigations of her disputes of the debt
	C.	Ability's investigations of the disputes received from the CRAs regarding the debt were reasonable
	D.	Long's claim for a negligent violation of the FCRA fails as she has not provided any evidence of actual damages
	E.	Ability's investigations of the disputes received from the CRAs cannot constitute a willful violation of the FCRA
2.	Commo	ary Judgment Should Be Granted In Favor of Ability as to Plaintiff's Law Defamation
3.		

				§ 1692f clai covered		Ability fails her	as a matte	r of law beca 1692e(	
	C				•	19			
	§ r	1692e nisleadir	(10) clai		Ability d	id not use	e any falso	ong's 15 U.S e, deceptive recover	or
4.		•	-				•	s to Plainti	
	t	ecause .	Ability p	ossessed a r	right to col	lect the del	ots and did	nst Ability not have act	tual
5.	<b>MCPA</b>	·					•	s to Plainti	
	N	MCDCA	and Abi	_	tor, Mark (	Carlson, die	d not tell L	not violate ong that Abi26	
6.	<b>MCPA</b>		should	d to Long be	li	mited	he FDCPA to	A, MCDCA Statut	
		_	has	failed to	suffic	iently a	rticulate	non-econo	mic
v.	CON	NCLUSI	ON						29

## **TABLE OF AUTHORITIES**

## **CASES**

Adickes v. S.H. Kress & Co., 398 U.S. 144 (1970)5
Akalwadi v. Risk Mgmt. Alts., Inc., 336 F.Supp.2d 492 (D.Md. 2004)24
Alston v. Orion Portfolio Servs., LLC, 2018 U.S. Dist. LEXIS 63171 (D. Md. Apr. 12, 2018)
Alston v. United Collections Bureau, Inc., 2014 U.S. Dist. LEXIS 27124 (D. Md. Mar. 4.   2014)
Am. Arms Int'l v. Herbert, 563 F.3d 78 (4th Cir. 2009)
Anderson v. Liberty Lobby, Inc., 477 U.S. 242 (1986)
Ausar El v. Barclay Bank Delaware, 2012 U.S. Dist. LEXIS 106572 (D. Md. July 31,2012)10
Baptiste v. Capital One Bank (USA), N.A., No. JKB-11-3535, 2012 U.S. Dist. LEXIS 65901 (D. Md. May 10, 2012)21
Beachley v. PNC Bank, N.A., 2011 U.S. Dist. 94236 (D. Md. Aug. 23, 2011)17
Beuster v. Equifax Information Services, 435 F. Supp. 2d 471 (D. Md. Jun. 15, 2006)17
Capital-Gazette Newspapers, Inc. v. Stack, 293 Md. 528, 445 A.2d 1038 (Md. 1982)17
Craighead v. Nissan Motor Acceptance Corp., 2010 U.S. Dist. LEXIS 132123 (E.D. Va. Dec. 14, 2010)
Damiani v. Fargo, 2018 U.S. Dist. LEXIS 60548 (D.N.J. Apr. 10, 2018)7
Daugherty v. Ocwen Loan Servicing, LLC, 701 Fed. Appx. 246 (4th Cir. July 26, 2017)16
Davenport v. Sallie Mae, Inc., 124 F.Supp. 3d 574 (D. Md. June 5, 2015)
Doe v. Chao, 306 F.3d 170 (4 <sup>th</sup> Cir. 2002).

Finley v. Ocwen Loan Servicing, LLC, 2018 U.S. LEXIS 59920 (N.D. Ohio Apr. 9, 2018)19
Green v. Rosenberg & Assocs., LLC, 2018 U.S. Dist. LEXIS 37021 (D. Md. Mar. 7, 2018)10
Hopkins v. State, 193 Md. 489, 69 A.2d 456 (1950)23
<i>Huertas v. Galaxy Asset Mgmt.</i> , 641 F.3d 28 (3 <sup>rd</sup> Cir. 2011)7
Jackson v. Warning, 2016 U.S. LEXIS 172589 (D. Md. Dec. 13, 2016)17
Johnson v. MBNA America Bank, NA, 357 F.3d 426 (4 <sup>th</sup> Cir. 2004)10
Knudson v. Wachovia Bank, 513 F. Supp. 2d 1255 (M.D. Ala. 2007)8
Lembach v. Bierman, 528 F.App'x 297 (4th Cir. 2013)24
Lewis v. McCabe, Weisberg & Conway, LLC, 2014 U.S. Dist. LEXIS 106220, 2014 (D. Md. Aug. 4, 2014)
Mavilla v. Absolute Collection Service, Inc., 539 Fed. Appx 202, 2013 WL 4799313 (4th Cir.   2013)
Meaney v. Nationstar Mortg., 2018 U.S. Dist. LEXIS 28364 (D. Md. Feb. 21, 2018)10
New York Times v. Sullivan, 376 U.S. 254, 84 S. Ct. 710, 11 L. Ed. 2d 686 (1964)17
Newton v. Portfolio Recovery Assoc., LLC, 2014 U.S. Dist. LEXIS 11490 (S.D. Ohio Jan. 30, 2014)
Phillips v. Trans Union, LLC, 2017 U.S. Dist. LEXIS 144232 (W.D. Va. Sept. 6, 2017)11
Price v. Murdy, 2018 U.S. Dist. LEXIS 55887 (D. Md. Mar. 30, 2018)24
Safeco Ins. Co. of Am. v. Burr, 551 U.S. 47, 127 S. Ct. 2201, 167 L. Ed. 2d 1045 (2007)16
Sexton v. Bank of New York Mellon, 2016 U.S. Dist. LEXIS 98435 (E.D. Ky. Jul. 28, 2016)19
Shah v. Collecto, Inc., 2005 U.S. Dist. LEXIS 19938 (D. Md. Sept. 12, 2005)24
Slanina v. United Recovery Sys., LP, 2011 U.S. Dist. LEXIS 121 (M.D. Pa. 2011)21, 25
Spector v. Experian Info. Servs. Inc., 321 F. Supp. 2d 348 (D. Conn. 2004)
Spencer v. Hendersen-Webb, Inc., 81 F. Supp. 2d 582 (D. Md. Dec. 16, 1999)23
Stevenson v. TRW, Inc., 987 F.2d 288, *293 (5 <sup>th</sup> Cir. 1993)
Vecchione v. Bay Area Credit Serv., 2014 U.S. Dist. LEXIS 169982 (M.D. N.C. Dec. 9,   2014)
Ware v. Bank of America Corp., 9 F.Supp. 3d 1329 (N.D. Ga. 2014)9
Williams v. Javitch, Block & Rathbone, LLP, 480 F. Supp. 2d 1016 (S.D. Ohio Mar. 22, 2007).19

<u>STATUTES</u>	
15 U.S.C. § 1681s-2(a)	7
15 U.S.C. § 1681s-2(b)	
15 U.S.C. § 1681s-2(d)	7
15 U.S.C. § 16810	12
15 U.S.C. § 1692e(10)	19, 20, 21, 22, 23
15 U.S.C. § 1692f(1)	19, 20
15 U.S.C. § 1692g(a)	4, 21, 22, 23, 24, 25
MCDCA § 14-202(3)	23, 26
MCDCA §14-202(8)24, 26	
RULES	
Fed. R. Civ. P. 56	